Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 1 of 57

B1 (Official Forn	m 1)(04/	13)			D0	Juinen	ι ια	gc I oi	51				
		,	United S Nor		Bankı District						Vol	untary	Petition
Name of Debtor Plumley, Ha			er Last, First,	Middle):			Name	of Joint De	ebtor (Spouse)) (Last, First,	Middle):		
	All Other Names used by the Debtor in the last 8 years include married, maiden, and trade names):							used by the J maiden, and			years		
Last four digits o (if more than one, state	e all)	ec. or Indi	vidual-Taxpa	yer I.D. (ITIN)/Com	plete EIN		our digits o than one, state		Individual-T	Γaxpayer I.I	D. (ITIN) N	o./Complete EIN
Street Address of 2961 W Ver Waukegan,	mont A	•	Street, City, a	nd State)	:	ZIP Code		Address of	Joint Debtor	(No. and Str	reet, City, ar	nd State):	ZIP Code
						60087		0 D 1 1		D	4.5		ZH Code
County of Reside	ence or o	of the Princ	cipal Place of	Business	3:		Count	y of Reside	ence or of the	Principal Pla	ace of Busin	iess:	
Mailing Address	of Debte	or (if diffe	rent from stre	et addres	s):		Mailir	ng Address	of Joint Debte	or (if differer	nt from stree	et address):	
					_	ZIP Code	:						ZIP Code
Location of Princ (if different from													
	Type of 1					of Business	S			of Bankrup			ch
(Form of Organization) (Check one box) Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. □ Corporation (includes LLC and LLP) □ Partnership □ Other (If debtor is not one of the above entities, check this box and state type of entity below.)			LLP)	(Check one box) ☐ Health Care Business ☐ Single Asset Real Estate as def in 11 U.S.C. § 101 (51B) ☐ Railroad ☐ Stockbroker ☐ Commodity Broker ☐ Clearing Bank ☐ Other			s defined	Chapt Chapt Chapt Chapt Chapt	er 7 er 9 er 11 er 12	of □ Ch of	napter 15 Pe a Foreign M napter 15 Pe a Foreign M	etition for R Main Procee etition for R	eding Lecognition
Country of debtor' Each country in who, regarding, or a	's center o	eign procee	ding	Tax-Exempt Entity (Check box, if applicable) ☐ Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		le) zation tates	defined "incurr	are primarily co I in 11 U.S.C. § ed by an indivi- onal, family, or l	(Check ensumer debts, 101(8) as dual primarily	for		s are primarily ess debts.	
Full Filing Fee to be attach signed a debtor is unable Form 3A. Filing Fee waive attach signed a general feet of the filing fee waive attach signed a general feet of the filing fee waive attach signed a general feet of the filing fee waive attach signed a general feet of the filing feet of the fi	e attached be paid in in application le to pay f	installments for the cou see except in	art's considerati i installments. I	individuals on certifyin Rule 1006(7 individua	ng that the b). See Offic als only). Mu	ial Check st Check B. Check	Debtor is not if: Debtor's agg are less than all applicable A plan is bein Acceptances	a small busing regate nonco \$2,490,925 (e boxes: ng filed with of the plan w	debtor as defin ness debtor as d ntingent liquida amount subject	defined in 11 United debts (exc to adjustment	C. § 101(51D J.S.C. § 101(5 cluding debts on 4/01/16 a	51D). owed to insic nd every thre	ders or affiliates) ee years thereafter). editors,
Statistical/Admi Debtor estimathere will be	ates that ates that,	funds will , after any	be available exempt prop	erty is exc	cluded and	administrat		es paid,		THIS	SPACE IS F	OR COURT	USE ONLY
Estimated Numb])-	editors 	200-] 1,000- 5,000	5,001- 10,000	10,001- 25,000	□ 25,001- 50,000	50,001- 100,000	OVER 100,000				
\$50,000 \$10	0,001 to 00,000	\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					
Estimated Liabili \$0 to \$50,000 \$10		\$100,001 to \$500,000	\$500,001 to \$1	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,001 to \$500 million	\$500,000,001 to \$1 billion					

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM

Document Page 2 of 57

B1 (Official Form 1)(04/13) Page 2 Name of Debtor(s): Voluntary Petition Plumley, Harold Peter (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Case Number: Date Filed: Location Where Filed: - None -Date Filed: Location Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) (To be completed if debtor is required to file periodic reports (e.g., I, the attorney for the petitioner named in the foregoing petition, declare that I forms 10K and 10Q) with the Securities and Exchange Commission have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Robert Tomei April 27, 2015 Signature of Attorney for Debtor(s) (Date) Robert Tomei 6310339 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included with this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

Entered 04/27/15 16:12:45 Desc Main Page 3 of 57

4/27/15 4:02PM Page 3

B1 (Official Form 1)(04/13)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Plumley, Harold Peter

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

▼ /s/ Harold Peter Plumley

Signature of Debtor Harold Peter Plumley

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

April 27, 2015

Date

Signature of Attorney*

X /s/ Robert Tomei

Signature of Attorney for Debtor(s)

Robert Tomei 6310339

Printed Name of Attorney for Debtor(s)

Tomei Law

Firm Name

223 N Milwaukee Ave., Ste. 14 Gurnee, IL 60031

Address

Email: robert@tomeilawfirm.com

847-596-7494 Fax: 847-589-2263

Telephone Number

April 27, 2015

Date

*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Date

Address

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.

B 1D (Official Form 1, Exhibit D) (12/09)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency*.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.]

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main $_{4/27/15}$ 4:02PM Document Page 5 of 57

B 1D (Official Form 1, Exhibit D) (12/09) - Cont.		Page 2		
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.); ☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, o through the Internet.); ☐ Active military duty in a military combat zone.				
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.				
I certify under penalty of perj	jury that the	information provided above is true and correct.		
Signatur	e of Debtor:	/s/ Harold Peter Plumley		
Date:	April 27, 2015	Harold Peter Plumley		

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 6 of 57

B6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley		Case No	
		Debtor		_
			Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	98,217.00		
B - Personal Property	Yes	4	5,081.52		
C - Property Claimed as Exempt	Yes	2			
D - Creditors Holding Secured Claims	Yes	1		150,592.05	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	8		66,778.45	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,555.15
J - Current Expenditures of Individual Debtor(s)	Yes	2			2,592.99
Total Number of Sheets of ALL Schedu	ıles	23			
	T	otal Assets	103,298.52		
			Total Liabilities	217,370.50	

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 7 of 57

B 6 Summary (Official Form 6 - Summary) (12/14)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley		Case No.	
_		Debtor		_
			Chapter	7

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	13,757.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	13,757.00

State the following:

Average Income (from Schedule I, Line 12)	2,555.15
Average Expenses (from Schedule J, Line 22)	2,592.99
Current Monthly Income (from Form 22A-1 Line 11; OR, Form 22B Line 14; OR, Form 22C-1 Line 14)	2,839.74

State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		49,185.42
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		66,778.45
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		115,963.87

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Page 8 of 57 Document

B6A (Official Form 6A) (12/07)

In re	Harold Peter Plumley		Case No.	
		Dobtor	_ /	

SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087	Fee simple	-	98,217.00	147,284.42
Deeded Fractional Interest Timeshare: Bluegreen Resorts, Wisconsin Dells - Vacation Club Trust Location: Bluegreen Corporation, 4960 Conference Way North, Suite 100, Boca Raton, FL 33431.	Joint tenant	-	Unknown	1,514.63

Sub-Total > 98,217.00 (Total of this page)

98,217.00 Total >

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 9 of 57

B6B (Official Form 6B) (12/07)

In re	Harold Peter Plumley	Case No.	
_		Debtor	

SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1.	Cash on hand	Х		
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit	Checking Account: Northshore Trust Checking Account ending in 5723 Location: Northshore Trust, 1233 North Green Bay Road, Waukegan, IL 60085	-	715.61
	unions, brokerage houses, or cooperatives.	Savings Account: Account ending in 220 Location: Consumers Credit Union, 1210 S Lake St, Mundelein, IL 60060	-	5.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	x		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furniture: 2 bedroom sets, 20+ years old, average condition (\$250); 4 sofas, 20+ years, fair condition (\$150); dining room table/set, 20+ years old, average condition (\$75); 3 dressers, 20+ years old, fair condition (\$55); coffee table, side table, lamp (\$35). Location: 2961 W Vemont Ave Waukegan, IL 60087	-	565.00
		Appliances: microwave, refrigerator, coffee pot, George Forman Grill, washer/dryer Location: 2961 W Vemont Ave Waukegan, IL 60087	-	500.00
		Household: Silverware, dishware, glasses Location: 2961 W Vemont Ave Waukegan, IL 60087	-	50.00
		Audio-Video: DVD player, 2 television sets (23", 27") Location: 2961 W Vemont Ave Waukegan, IL 60087	-	45.00
		Office: Desk, computer, laptop, 10+ years old, poor condition Location: 2961 W Vemont Ave Waukegan, IL 60087	-	50.00

Sub-Total >	1,930.61
(Total of this page)	

³ continuation sheets attached to the Schedule of Personal Property

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 10 of 57

B6B (Official Form 6B) (12/07) - Cont.

In re	Harold Peter Plumley	Case No.
	•	•

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Х			
6.	Wearing apparel.		Clothes: Shoes, belts, pants/jeans, jackets, shirts Location: 2961 W Vemont Ave Waukegan, IL 60087	-	450.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.		Insurance: Variable Appreciable Life, Policy ending in 3174 - \$77,350.28 death benefit, \$325.91 Cash Value Location: Prudential Financial, One Corporate Drive, Shelton, CT 06484	-	325.91
10.	Annuities. Itemize and name each issuer.	X			
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	X			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			

Sub-Total > 775.91
(Total of this page)

Sheet <u>1</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 11 of 57

B6B (Official Form 6B) (12/07) - Cont.

In re	Harold Peter Plumley	Case No.
_		

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	Х			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
22.	Patents, copyrights, and other intellectual property. Give particulars.	X			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and other vehicles and accessories.		Auto: 122,000 GMC Jimmy 1999 Location: 2961 W Vemont Ave Waukegan, IL 6008	- 7	1,675.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
			(Tota	Sub-Tot al of this page)	al > 1,675.00

Sheet <u>2</u> of <u>3</u> continuation sheets attached to the Schedule of Personal Property

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 12 of 57

B6B (Official Form 6B) (12/07) - Cont.

In re	Harold Peter Plumley	Case No.
	•	•

Debtor

SCHEDULE B - PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
28.	Office equipment, furnishings, and supplies.	Х			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.		Animals: 2 cats Location: 2961 W Vemont Ave Waukegan, IL 60087	-	0.00
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.		All other pieces of personal property of the debtor of any kind not already listed-none of which valued at over \$100.00 individually. Location: 2961 W Vermont Waukegan, IL 60087	-	500.00
			Tools (auto-mechanic) various kinds. Location: 2961 W Vermont Ave., Waukegan, IL 60085	-	200.00

Sub-Total > **700.00**(Total of this page)

Total >

5,081.52

B6C (Official Form 6C) (4/13)

In re	Harold Peter Plumley	Case No
-		

Debtor

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

SCHEDULE C	- I KUI EKII CLA	IIVIED AS EAEWIF I	
Debtor claims the exemptions to which debtor is entitled u (Check one box) ☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)		Check if debtor claims a homestead execution (Amount subject to adjustment on 4/1 with respect to cases commenced on	1/16, and every three years thereafte
Description of Property	Specify Law Providi Each Exemption	ng Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-901	15,000.00	98,217.00
Checking, Savings, or Other Financial Accounts, C Checking Account: Northshore Trust Checking Account ending in 5723 Location: Northshore Trust, 1233 North Green Bay Road, Waukegan, IL 60085	Certificates of Deposit 735 ILCS 5/12-1001(b)	715.61	715.61
Savings Account: Account ending in 220 Location: Consumers Credit Union, 1210 S Lake St, Mundelein, IL 60060	735 ILCS 5/12-1001(b)	5.00	5.00
Household Goods and Furnishings Furniture: 2 bedroom sets, 20+ years old, average condition (\$250); 4 sofas, 20+ years, fair condition (\$150); dining room table/set, 20+ years old, average condition (\$75); 3 dressers, 20+ years old, fair condition (\$55); coffee table, side table, lamp (\$35). Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(b)	565.00	565.00
Appliances: microwave, refrigerator, coffee pot, George Forman Grill, washer/dryer Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(b)	500.00	500.00
Household: Silverware, dishware, glasses Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(b)	50.00	50.00
Audio-Video: DVD player, 2 television sets (23", 27") Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(b)	45.00	45.00
Office: Desk, computer, laptop, 10+ years old, poor condition Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(b)	50.00	50.00
Wearing Apparel Clothes: Shoes, belts, pants/jeans, jackets, shirts Location: 2961 W Vemont Ave Waukegan, IL	735 ILCS 5/12-1001(a)	450.00	450.00

60087

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 14 of 57

B6C (Official Form 6C) (4/13) -- Cont.

In re	Harold Peter Plumley		Case No.	
		Dahtan	,	

SCHEDULE C - PROPERTY CLAIMED AS EXEMPT (Continuation Sheet)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Interests in Insurance Policies Insurance: Variable Appreciable Life, Policy ending in 3174 - \$77,350.28 death benefit, \$325.91 Cash Value Location: Prudential Financial, One Corporate Drive, Shelton, CT 06484	735 ILCS 5/12-1001(f)	78,000.00	325.91
Automobiles, Trucks, Trailers, and Other Vehicles Auto: 122,000 GMC Jimmy 1999 Location: 2961 W Vemont Ave Waukegan, IL 60087	735 ILCS 5/12-1001(c)	2,400.00	1,675.00
Other Personal Property of Any Kind Not Already L All other pieces of personal property of the debtor of any kind not already listed-none of which valued at over \$100.00 individually. Location: 2961 W Vermont Waukegan, IL 60087	<u>listed</u> 735 ILCS 5/12-1001(b)	500.00	500.00
Tools (auto-mechanic) various kinds. Location: 2961 W Vermont Ave., Waukegan, IL 60085	735 ILCS 5/12-1001(b)	200.00	200.00

Total: 98,480.61 103,298.52 Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 15 of 57

B6D (Official Form 6D) (12/07)

In re	Harold Peter Plumley	Case No.
	<u> </u>	,
		Debtor

SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	J H H	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	COZH_ZGEZ	DZ1-GD-D4H	S	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. xxx8001 Bluegreen Corporation c/o Pinnacle Recovery Inc. PO Box 130848 Carlsbad, CA 92013-0848	x	-	January 2014 Deed of Trust Deeded Fractional Interest Timeshare: Bluegreen Resorts, Wisconsin Dells - Vacation Club Trust Location: Bluegreen Corporation, 4960 Conference Way North, Suite 100, Boca Raton, FL 33431. Value \$ Unknown	T	TED		1,514.63	Unknown
Account No. xxxxxx4003			Opened 10/01/07 Last Active 3/02/15					
Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079		-	Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087					
			Value \$ 98,217.00	1			38,656.00	38,656.00
Account No. xxxxxxx2002 Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079		-	Opened 6/01/12 Last Active 3/05/15 Purchase Money Security Auto: 122,000 GMC Jimmy 1999 Location: 2961 W Vemont Ave Waukegan, IL 60087					
			Value \$ 1,675.00				1,793.00	118.00
Account No. xxxxxx9071 Nationstar Mortgage Po Box 619094 Dallas, TX 75261-9741		J	4/1/2013 First Mortgage Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087					
			Value \$ 98,217.00	1			108,628.42	10,411.42
continuation sheets attached			(Total of t	Subt his p		·	150,592.05	49,185.42
			(Report on Summary of So	_	ota lule	- I	150,592.05	49,185.42

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 16 of 57

B6E (Official Form 6E) (4/13)

In re	Harold Peter Plumley	Case No.	
-		Debtor ,	

SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Report the total of amounts <u>not</u> entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relation of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
☐ Extensions of credit in an involuntary case
Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of trustee or the order for relief. 11 U.S.C. § 507(a)(3).
☐ Wages, salaries, and commissions
Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sale representatives up to \$12,475* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans
Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busine whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen
Claims of certain farmers and fishermen, up to \$6,150* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
☐ Deposits by individuals
Claims of individuals up to \$2,775* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units
Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution
Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated
Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 17 of 57

B6F (Official Form 6F) (12/07)

In re	Harold Peter Plumley	Case No.	
_	_		
		Debtor	

SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

... 4 -1-1--

Check this box if debtor has no creditors holding unsecur			•					
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Hu H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDAT	<u>ַ</u>	T F	AMOUNT OF CLAIM
Account No. xxxxx1480	1		July 2014 Medical Hospital stay		E D			
Advocate Condell Medical Center 801 S Milwaukee Ave Libertyville, IL 60048		-	inculcul Hospital Stay					3,234.80
Account No. xxxxxxxxxxxx9753	╁		Opened 3/01/07 Last Active 4/16/15	+	\vdash	\dagger	+	·
American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355		-	Credit Card					68.00
Account No. x4137 Angelique Cohen, M.D., S.C. Department 4631 Carol Stream, IL 60122-4631	-	_	2/26/2015 medical treatment					
								44.24
Account No. xxxxxxxxxxx4857 Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899		-	Opened 7/01/09 Last Active 9/09/14 Credit Card					8,756.00
continuation sheets attached			(Total of	Sub this			;)	12,103.04

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 18 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_		Debtor	

	-	1		1	1	-	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Q		AMOUNT OF CLAIM
Account No. xx4807			July 2014	'	E		
Best Practices Inpatient Care LTD 3880 Salem Lake Drive F Long Grove, IL 60047		-	Medical hospital visit				2,803.81
Account No. xxxxx-xxxxxx0708	T		Medical treatment				
Best Practices Inpatient Care LTD 3880 Salem Lake Drive F Long Grove, IL 60047		-					454.80
Account No. xxxxxxxxxxxx0210			Opened 9/01/11 Last Active 10/14/14		T		
Capital One Po Box 30253 Salt Lake City, UT 84130		-	Credit Card				5,527.00
Account No. xxxxxxxxxxxx2934			Opened 9/04/06 Last Active 10/23/08				
Chase Po Box 15298 Wilmington, DE 19850		-	Credit Card				0.00
Account No. xxxxxxxxxxxx0565			Opened 6/01/11 Last Active 10/29/14			T	
Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195		-	Credit Card				4,311.00
Sheet no. <u>1</u> of <u>7</u> sheets attached to Schedule of		•		Sub	tota	ıl	42,000,04
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	13,096.61

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 19 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_		Debtor	

				1.	T	_	1
CREDITOR'S NAME,	0	Hu	sband, Wife, Joint, or Community		N	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M		CONTLNGENT	UNLLQULDA	SPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx7121			Opened 6/01/11 Last Active 11/13/14	Т	A T E		
Citibank/The Home Depot Citicorp Credit Srvs/Centralized BK Po Box 790040 Saint Louis, MO 63179		-	Charge Account		D		4,194.00
Account No. xxx5057			2/19/2015				
City of Waukegan 100 N MLK Jr. Ave. Waukegan, IL 60085		-	Utility bill				48.05
Account No. xxxxxxxxxxx5065	┡		2/24/2015	+	-		10.00
Comcast 1585 Waukegan Road Waukegan, IL 60085		-	Utility Bill				305.86
Account No. xxxxxx7014			February 2015				
ComEd 3 Lincoln Center Attn: Bkcy Group-Claims Dep't Oakbrook Terrace, IL 60181		-	Utility Bill				324.15
Account No. xxxxxxxxxxxx3265			Opened 7/01/13 Last Active 10/07/14	T			
Comenitycapital/petInd 4590 E Broad St Columbus, OH 43213		-	Charge Account				1,409.00
Sheet no. 2 of 7 sheets attached to Schedule of	_	_	ı	Sub	tota	1	
Creditors Holding Unsecured Nonpriority Claims			(Total of				6,281.06

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 20 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_		Debtor	

CREDITOR'S NAME,	Ç	Hu	usband, Wife, Joint, or Community			D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A H	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	T I N G E N	ĺb	PUT	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx1203			Opened 6/01/05 Last Active 2/24/15	Ť	E		
Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079		-	Credit Card		D		10,240.00
Account No. xxxxxxxxxxx4325	╁		Opened 6/09/05 Last Active 8/25/14 Credit Card				
Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079		-					
							0.00
Account No. xxxxxxxxxxxxxx0001 Fed Loan Serv Po Box 60610 Harrisburg, PA 17106		-	Opened 8/01/11 Last Active 3/02/15 Educational				13,757.00
Account No. xxxxxxxxxxxx5651 GECRB/Lowes Attention: Bankruptcy Department Po Box 103104 Roswell, GA 30076		-	Opened 4/01/14 Last Active 10/07/14 Charge Account				
Account No. xxxxxxxxxxxxx8547	_		Opened 2/01/10 Last Active 10/03/14		1	_	450.00
GECRB/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076		-	Credit Card				6,130.00
Sheet no. <u>3</u> of <u>7</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total	Sub of this			30,577.00

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main $_{4/27/15}$ 4:02PM Document Page 21 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_		Debtor	

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	Ç	U	D	,	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C A M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	NL I QU I DAT	DISPUTED	:	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxxx8315		П	Opened 1/01/14 Last Active 8/04/14]⊤	E	1		
Goodyr/cbna Po Box 6497 Sioux Falls, SD 57117		-	Charge Account		D			0.00
Account No. xxxxxxxxxxxx1426		Π	Opened 10/28/08 Last Active 11/02/09				T	
Goodyr/cbna Po Box 6497 Sioux Falls, SD 57117		-	Charge Account					0.00
Account No. xxxxxx-9550	Ţ	T	January 2015	T	T	T	Ť	
HCR Manorcore Services LLC c/o MCHS Libertyville 1500 S. Milwaukee Ave. Libertyville, IL 60048-3723		-	Medical treatment					1,496.00
Account No. xx-xxxx1155	╁	+	February 2015	+	╁	\vdash	+	
Infinity Health Care Position 111 E. Wisconsin Ave Suite 2000 Milwaukee, WI 53202		-	Medical treatment					52.65
Account No. xx-xxxx3561	T	Τ	2/9/2015	T	T	T	T	
Infinity Healthcare Physicians 111 E. Wisconsin Ave. Suite 2000 Milwaukee, WI 53202		-	Medical treatment					38.13
Sheet no4 of _7 sheets attached to Schedule of	_			Subt	tota	ıl	Ť	1 506 70
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ze)	Ш	1,586.78

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 22 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_		Debtor	

				-		_	1
CREDITOR'S NAME,	000	l	sband, Wife, Joint, or Community	CON	UNLI	D	
MAILING ADDRESS INCLUDING ZIP CODE,	ODEBTO	H W	DATE CLAIM WAS INCURRED AND	T	ļ	SP	
AND ACCOUNT NUMBER	두	J	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.		QUI	U T E	AMOUNT OF CLAIM
(See instructions above.)	R	С	is subject to setort, so state.	N G E N		D	
Account No. xx-xxxx5478			2/10/2015	 	D A T E		
	1		Medical treatment		Ď		
Infinity Healthcare Physicians, S.C							
111 E. Wisconsin Ave.		-					
Suite 2000							
Milwaukee, WI 53202							
							18.82
Account No. xx-x6847			1/22/2015				
	1		Ambulance run				
Kurtz Ambulance Service Inc.							
PO Box 129		-					
New Lenox, IL 60451							
							5400
							54.20
Account No. xx-x7032			1/19/2015				
	1		Ambulance run				
Kurtz Ambulance Service Inc.							
PO Box 129		-					
New Lenox, IL 60451							
							450.00
							158.33
Account No. xxxxxxxx3721			March 2015				
	1		Medical treatment				
Lake County Radiology Associates SC							
209 Peterson Rd.		-					
Libertyville, IL 60048							
							33.66
	L			\perp			33.00
Account No.	1		03/9/2015				
<u></u>			Medical Hospital visit				
Medical Arts Unlimited Corp		L					
114 W Rockland Rd Libertyville, IL 60048-2797		ľ					
Liberty ville, IL 00040-2 <i>1 31</i>							
							429.77
							720.17
Sheet no. <u>5</u> of <u>7</u> sheets attached to Schedule of				Sub			694.78
Creditors Holding Unsecured Nonpriority Claims			(Total of	his	pag	e)	034.70

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 23 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case No	
_	-	Debtor	

	Ιc	ш	sband, Wife, Joint, or Community	1	U	D	
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	ONL QU L DATE	S P	AMOUNT OF CLAIM
Account No. xxxxxxxxx8670	Γ		January-February 2015	Т	T E		
NorthShore Gas 3001 Grand Ave Waukegan, IL 60085		-	Utility bill		D		377.50
Account No. xxxxxxxxx8670	H		Opened 7/30/99 Last Active 12/30/14	+			
Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601		_	Utility bill				262.00
Account No. x2870	T		July 2014				
Pulmonary Medical Associates Loyola Gettlieb Building 675 W North Ave. #214 Melrose Park, IL 60160		-	Medical treatment				199.82
Account No. 3649	t		Medical				
Rami K. Paha MD 1880 W Windchester Crt Suite 106 Libertyville, IL 60048-5341		-					383.70
Account No.	t		Medical treatment				
Rheunatology LLC Department 4563 Carol Stream, IL 60122-4963		_					319.17
Sheet no. 6 of 7 sheets attached to Schedule of	_			Sub	tota	l.	1,542.19
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,342.19

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 24 of 57

B6F (Official Form 6F) (12/07) - Cont.

In re	Harold Peter Plumley	Case 1	No
		Debtor,	

·					_	_	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community	C	U	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (Socionatrophical charge)	ODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	Ü	SPUTED	AMOUNT OF CLAIM
Account No.			Medical treatment	N	D A T E		
Suburban Medical Associates SC 560 N Midlothian Rd Mundelein, IL 60060		-			D		346,99
Account No. xxxxxxxxxxx469			Opened 10/01/14 Last Active 4/22/15	\vdash	┝	╁	
Account No. xxxxxxxxxxxxy469			Charge Account				
Syncb/carcare One C/o P.o. Box 965036 Orlando, FL 32896		-					
							550.00
Account No.				T			
Account No.				+			
				L			
Account No.							
Shoot no. 7 of 7 shoots attached to Schodule of		<u> </u>		Sub	toto	<u></u>	
Sheet no7 of _7 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of t				896.99
					Tota		
			(Report on Summary of So				66,778.45

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 25 of 57

B6G (Official Form 6G) (12/07)

In re	Harold Peter Plumley	Case No	
-		Debtor	

SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main Document Page 26 of 57

B6H (Official Form 6H) (12/07)

In re	Harold Peter Plumley		Case No	
•		Debtor ,		

SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR NAME AND ADDRESS OF CREDITOR

Zoila Plumley 525 Clover Rd Round Lake, IL 60073 Bluegreen Corporation c/o Pinnacle Recovery Inc. PO Box 130848 Carlsbad, CA 92013-0848

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 27 of 57

	in this information to identify y								
Del	btor 1 Harold I	Peter Plumley			_				
_	btor 2				_				
Uni	ited States Bankruptcy Court fo	or the: NORTHERN DISTRIC	CT OF ILLINOIS		_				
	se number 		-				ded filing nent showi	ng post-petition	
0	fficial Form B 6I					MM / DD/	YYYY		
S	chedule I: Your I	ncome							12/13
atta	cuse. If you are separated and cha separate sheet to this for the describe Employn Fill in your employment information.	orm. On the top of any additi				I case number (i	f known).		
	If you have more than one jo	h	■ Employed			□ Em		ming operate	
	attach a separate page with information about additional	Employment status	☐ Not employed				employed		
	employers.	Occupation	Forklift Driver						
	Include part-time, seasonal, self-employed work.	or Employer's name	Commerical Plan	astics					
	Occupation may include stude or homemaker, if it applies.	lent Employer's address	800 E Allanson Mundelein, IL 6						
		How long employed t	here? 33 Yea	ırs, 2 Mo	nth	<u>s</u>			
Par	rt 2: Give Details Abou	Monthly Income							
	imate monthly income as of tuse unless you are separated.	he date you file this form. If	you have nothing to	report for	any	line, write \$0 in th	e space. Ir	nclude your no	n-filing
If yo	ou or your non-filing spouse have space, attach a separate she	ve more than one employer, coet to this form.	ombine the information	on for all e	empl	oyers for that per	son on the	lines below. If	you need
						For Debtor 1		ebtor 2 or lling spouse	
2.		salary, and commissions (b thly, calculate what the month		2.	\$	3,395.84	<u> </u>	N/A	
3.	Estimate and list monthly	overtime pay.		3.	+\$	0.00	+\$	N/A	
4.	Calculate gross Income. A	dd line 2 + line 3.		4.	\$	3,395.84	\$	N/A	

Deb	tor 1	Harold Peter Plumley	-	Case n	umber (if known)			
				For I	Debtor 1		g spouse	
	Cop	by line 4 here	4.	\$	3,395.84	\$	N/A	
5.	List	all payroll deductions:						
	5a. 5b. 5c. 5d. 5e. 5f. 5g.	Tax, Medicare, and Social Security deductions Mandatory contributions for retirement plans Voluntary contributions for retirement plans Required repayments of retirement fund loans Insurance Domestic support obligations Union dues	5a. 5b. 5c. 5d. 5e. 5f. 5g.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	666.01 0.00 0.00 0.00 174.68 0.00	\$ \$ \$ \$ \$ \$	N/A N/A N/A N/A N/A N/A	
	5h.	Other deductions. Specify:	_ 5h.+	\$ <u></u>	0.00	+ \$	N/A	
6.	Add	I the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	840.69	\$	N/A	
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	2,555.15	\$	N/A	
8.	8b. 8c. 8d. 8e. 8f.	all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income. Interest and dividends Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement. Unemployment compensation Social Security Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	8c. 8d. 8e.	\$ \$ \$ \$ \$	0.00 0.00 0.00 0.00 0.00	\$ \$ \$ \$	N/A N/A N/A N/A	
	8g.	Pension or retirement income	8g.	\$	0.00	\$	N/A	
9.	8h. Add	Other monthly income. Specify: I all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$ \$	0.00	* \$ \$	N/A N/A]
10.		· · · · · · · · · · · · · · · · · · ·	10. \$	2	,555.15 + \$	N.	/A = \$	2,555.15
11.	State Included the other Double	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. The all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives. The include any amounts already included in lines 2-10 or amounts that are not a cify:	depend		•	ted in Sched	dule J. 1. +\$	0.00
12.		I the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certainies				a, if it	Combine	
13.	Do :	you expect an increase or decrease within the year after you file this form No. Yes. Explain:	?				monthly	income

Official Form B 6I Schedule I: Your Income

page 2

	in this information to identify your again				
FIII II	in this information to identify your case:				
Debte	tor 1 Harold Peter Plumley	Che	ck if this is:		
D-1-4	40		An amended filing		_
Debte (Spo)	ouse, if filing)	_	A supplement show 13 expenses as of	ving post-petition chapte the following date:	r
(-			·		
Unite	ed States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS	<u> </u>	MM / DD / YYYY		
Case	e numbeľ		A separate filing for	r Debtor 2 because Debt	tor
(If kn	nown)		2 maintains a sepa		
∩f·	fficial Form B 6J				
	chedule J: Your Expenses	4 1 4		12/	13
info	as complete and accurate as possible. If two married people are filing to ormation. If more space is needed, attach another sheet to this form. On to the nber (if known). Answer every question.				
Part	t 1: Describe Your Household				
1 art	Is this a joint case?				_
	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file a separate Schedule J.				
_	_ · · · · · · · · _ · ·				
2.	Do you have dependents? ■ No				
	— 100.	ent's relationship to 1 or Debtor 2	Dependent's age	Does dependent live with you?	
	Debtor 2. each dependent Debtor 3	TOT DEDICT 2		□ No	
	dependents' names.			☐ Yes	
				□ No	
				☐ Yes	
				□ No	
				☐ Yes	
				□ No	
				☐ Yes	
3.	Do your expenses include ■ No			— 103	
	expenses of people other than				
	yourself and your dependents?				
Part	t 2: Estimate Your Ongoing Monthly Expenses				
ехре	imate your expenses as of your bankruptcy filing date unless you are us senses as of a date after the bankruptcy is filed. If this is a supplemental plicable date.				
Incli	lude expenses paid for with non-cash government assistance if you know	W			
	value of such assistance and have included it on Schedule I: Your Incom				
(Offi	ficial Form 6I.)		Your expe	enses	
4.	The rental or home ownership expenses for your residence. Include first payments and any rent for the ground or lot.	t mortgage	S	843.46	
	If not included in line 4:				
	4a. Real estate taxes	4a. S	6	0.00	
	4b. Property, homeowner's, or renter's insurance	4b. \$		0.00	
	4c. Home maintenance, repair, and upkeep expenses	4c. 9	<u> </u>	50.00	
	4d. Homeowner's association or condominium dues	4d. \$	<u> </u>	0.00	
5.	Additional mortgage payments for your residence, such as home equity	loans 5. S	S	365.33	

Utilities: 6a. Electricity, heat, natural gas 6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	6a. 6b. 6c. 6d. 7. 8. 9. 10. 11.	· 	220.00 53.05 196.47 0.00 300.00 0.00 15.00
6b. Water, sewer, garbage collection 6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	6b. 6c. 6d. 7. 8. 9. 10. 11.	\$	53.05 196.47 0.00 300.00 0.00 15.00
6c. Telephone, cell phone, Internet, satellite, and cable services 6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	6c. 6d. 7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	196.47 0.00 300.00 0.00 15.00 15.00
6d. Other. Specify: Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	6d. 7. 8. 9. 10. 11.	\$	0.00 300.00 0.00 15.00
Food and housekeeping supplies Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	7. 8. 9. 10. 11.	\$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$ \$	300.00 0.00 15.00 15.00
Childcare and children's education costs Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	8. 9. 10. 11.	\$ \$ \$ \$	0.00 15.00 15.00
Clothing, laundry, and dry cleaning Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books	9. 10. 11.	\$ \$ \$	15.00 15.00
 Personal care products and services Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 	10. 11. 12.	\$	15.00
 Medical and dental expenses Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 	11. 12.	\$	
 Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books 	12.	· 	05.00
Do not include car payments. Entertainment, clubs, recreation, newspapers, magazines, and books		¢	25.00
. Entertainment, clubs, recreation, newspapers, magazines, and books			475.00
	13	·	175.00
Charitable contributions and religious describes		\$	0.00
Charitable contributions and religious donations	14.	\$	0.00
. Insurance.			
Do not include insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance	150	¢	60.00
	15a. 15b.		60.00
		·	0.00
15c. Vehicle insurance	15c.	\$	58.33
15d. Other insurance. Specify:	15d.	\$	0.00
. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	16.	\$	0.00
Installment or lease payments:	4-	•	400.05
' '	17a.	·	166.35
17b. Car payments for Vehicle 2	17b.	·	0.00
17c. Other. Specify:	17c.	\$	0.00
. ,	17d.	\$	0.00
Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6I).	18.	\$	0.00
Other payments you make to support others who do not live with you.		\$	0.00
Specify:	19.		
Other real property expenses not included in lines 4 or 5 of this form or on Schedule			
	20a.	·	0.00
20b. Real estate taxes	20b.		0.00
20c. Property, homeowner's, or renter's insurance	20c.	·	0.00
	20d.		0.00
20e. Homeowner's association or condominium dues	20e.	\$	0.00
. Other: Specify: Pet Care	21.	+\$	50.00
Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22.	\$	2,592.99
. Calculate your monthly net income.			
	23a.	\$	2,555.15
, ,	23b.	-\$	2,592.99
	1		
23c. Subtract your monthly expenses from your monthly income.	00	œ.	27.04
The result is your monthly net income.	23c.	\$	-37.84
 Do you expect an increase or decrease in your expenses within the year after you file. For example, do you expect to finish paying for your car loan within the year or do you expect your mort modification to the terms of your mortgage? No. 			ase or decrease because of a
☐ Yes.			

Document

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Page 31 of 57

B6 Declaration (Official Form 6 - Declaration). (12/07)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley			Case No.		
			Debtor(s)	Chapter	7	
	DECLARATION C	CONCERN	NING DEBTOR	'S SCHEDUL	ES	
	DECLARATION UNDER	PENALTY (OF PERJURY BY I	NDIVIDUAL DE	BTOR	
	I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of					
Date	April 27, 2015	Signature	/s/ Harold Peter F Harold Peter Plur Debtor			

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 32 of 57

B7 (Official Form 7) (04/13)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley		Case No.	
		Debtor(s)	Chapter	7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any persons in control of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; and any managing agent of the debtor. 11 U.S.C. § 101(2), (31).

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$8,620.20 2015 YTD Commerical Plastics \$38,639.46 2014 Commerical Plastics \$39,725.94 2013 Commerical Plastics

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

\$1,051.00 2014: Debtor Tax Return

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 33 of 57

B7 (Official Form 7) (04/13)

2

AMOUNT SOURCE

\$1,329.00 2013: Debtor Tax Return \$831.00 2012: Debtor Tax Return

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts:* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS	DATES OF		AMOUNT STILL
OF CREDITOR	PAYMENTS	AMOUNT PAID	OWING
Nationstar Mortgage Po Box 619063 Dallas, TX 75261	4/6/2015, 3/8/2015, 2/11/2015	\$2,530.38	\$108,628.42
Consumers Credit Union 1210 S Lake St. Mundelein, IL 60060	4/15/2015, 3/15/2015, 2/15/2015,	\$1,595.99	\$38,801.06

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$6,225*. If the debtor is an individual, indicate with an asterisk (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

		AMOUNT	
	DATES OF	PAID OR	
	PAYMENTS/	VALUE OF	AMOUNT STILL
NAME AND ADDRESS OF CREDITOR	TRANSFERS	TRANSFERS	OWING

None

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR DATE OF PAYMENT AMOUNT PAID OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT NATURE OF COURT OR AGENCY STATUS OR AND CASE NUMBER PROCEEDING AND LOCATION DISPOSITION

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

^{*} Amount subject to adjustment on 4/01/16, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 34 of 57

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN

DESCRIPTION AND VALUE OF PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE

DATE OF ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN NAME AND LOCATION OF COURT CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 35 of 57

B7 (Official Form 7) (04/13)

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

Tomei Law 223 N Milwaukee Ave St. 14 11/3/2014

\$985.00

Gurnee, IL 60031

12/22/2014

\$9.76

CC Advising, Inc. 703 Washington Ave., Ste. 200 Bay City, MI 48708-5732

10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST

IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION **Consumers Credit Union**

1210 S Lake St Mundelein, IL 60060

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE Checking 2220

Final Balance: 0

AMOUNT AND DATE OF SALE OR CLOSING

11/1/2014

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Page 36 of 57 Document

B7 (Official Form 7) (04/13)

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS NAME USED DATES OF OCCUPANCY

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous None Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF **GOVERNMENTAL UNIT**

DATE OF

ENVIRONMENTAL

NOTICE LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 37 of 57

B7 (Official Form 7) (04/13)

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO. (ITIN)/ COMPLETE EIN ADDRESS

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

NAME

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

None

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor, or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None

c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was

issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 38 of 57

B7 (Official Form 7) (04/13)

7

20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY (Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY RECORDS

DATE OF INVENTORY

21. Current Partners, Officers, Directors and Shareholders

None

a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None

None

a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME

ADDRESS

DATE OF WITHDRAWAL

b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS

TITLE

DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None

If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR

DATE AND PURPOSE OF WITHDRAWAL AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

24. Tax Consolidation Group.

None

If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 39 of 57

B7 (Official Form 7) (04/13)

8

25. Pension Funds.

None

If the debtor is not an individual, list the name and federal taxpayer-identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND

TAXPAYER IDENTIFICATION NUMBER (EIN)

* * * * * *

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date April 27, 2015

Signature /s/ Harold Peter Plumley

Harold Peter Plumley

Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 40 of 57

B8 (Form 8) (12/08)

United States Bankruptcy Court Northern District of Illinois

In re	Harold Peter Plumley		Case No.	Case No.	
		Debtor(s)	Chapter	7	

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

PART A - Debts secured by property of the estate (Part A must be fully completed for FACH debt which is secured by

property of the estate. Attac	•	cessary.)
Property No. 1		
Creditor's Name: Bluegreen Corporation		Describe Property Securing Debt: Deeded Fractional Interest Timeshare: Bluegreen Resorts, Wisconsin Dells - Vacation Club Trust Location: Bluegreen Corporation, 4960 Conference Way North, Suite 100, Boca Raton, FL 33431.
Property will be (check one):		1
■ Surrendered	☐ Retained	
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
☐ Claimed as Exempt		■ Not claimed as exempt
Property No. 2		7
Creditor's Name: Consumers Coop Cred Un		Describe Property Securing Debt: Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (ch ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain _Keep and main		eents (for example, avoid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 41 of 57

B8 (Form 8) (12/08)		_	Page 2
Property No. 3			
Creditor's Name: Consumers Coop Cred Un		Describe Property Securing Debt: Auto: 122,000 GMC Jimmy 1999 Location: 2961 W Vemont Ave Waukegan, IL 60087	
Property will be (check one): ☐ Surrendered	■ Retained	I	
If retaining the property, I intend to (check ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain Keep and Maintai		nents_ (for example, av	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exe	empt
Property No. 4			
Creditor's Name: Nationstar Mortgage		Describe Property Securing Debt: Residence: 25 yr old house, 1400 sq/ft AGLA, garage, 3 full baths. Location: 2961 W Vemont Ave Waukegan, IL 60087	
Property will be (check one): ☐ Surrendered If retaining the property, I intend to (check	■ Retained at least one):		
□ Redeem the property□ Reaffirm the debt■ Other. Explain Keep and Maintai		nents (for example, av	oid lien using 11 U.S.C. § 522(f)).
Property is (check one):			
■ Claimed as Exempt		☐ Not claimed as exempt	
PART B - Personal property subject to unex Attach additional pages if necessary.)	xpired leases. (All thre	e columns of Part B mu	ast be completed for each unexpired lease.
Property No. 1			
Lessor's Name: -NONE-	Describe Leased Pr	operty:	Lease will be Assumed pursuant to 11 U.S.C. § 365(p)(2): ☐ YES ☐ NO
I declare under penalty of perjury that the personal property subject to an unexpire		intention as to any pr	operty of my estate securing a debt and/or
Date April 27, 2015	Signature	/s/ Harold Peter Plum	ley
	J	Harold Peter Plumley Debtor	· · · · · · · · · · · · · · · · · · ·

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 42 of 57

United States Bankruptcy CourtNorthern District of Illinois

			Northern District of Inhiois		
In re	Harold Peter	r Plumley		Case No.	
			Debtor(s)	Chapter	7
	DI	SCLOSURE OF COM	IPENSATION OF ATTOR	RNEY FOR DI	EBTOR(S)
ŗ	oaid to me within o	one year before the filing of the	le 2016(b), I certify that I am the atto petition in bankruptcy, or agreed to b nnection with the bankruptcy case is	e paid to me, for serv	
	For legal servi	ices, I have agreed to accept		\$	985.00
	Prior to the fil	ling of this statement I have rece	ived	\$	985.00
	Balance Due			 \$	0.00
2. Т	The source of the c	compensation paid to me was:			
	Debtor	☐ Other (specify):			
3. 7	The source of comp	pensation to be paid to me is:			
	Debtor	☐ Other (specify):			
4. I	■ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm				
I			npensation with a person or persons v ne names of the people sharing in the		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:				
t c	 Preparation and Representation [Other provision Negotiat reaffirma 	I filing of any petition, schedules of the debtor at the meeting of c as as needed] tions with secured creditors	rendering advice to the debtor in detes, statement of affairs and plan which reditors and confirmation hearing, are to reduce to market value; executions as needed; preparation n household goods.	may be required; and any adjourned hea emption planning	rings thereof;
6. I	Represe	the debtor(s), the above-disclosentation of the debtors in aner adversary proceeding.	ed fee does not include the following y dischargeability actions, judi	g service: cial lien avoidanc	es, relief from stay actions or
			CERTIFICATION		
	certify that the for ankruptcy proceed		of any agreement or arrangement for	payment to me for r	epresentation of the debtor(s) in
Dated	: April 27, 201	15	/s/ Robert Tomei		
			Robert Tomei 631 Tomei Law 223 N Milwaukee Gurnee, IL 60031		
			847-596-7494 Fa robert@tomeilaw		



223 N Riverside Dr. (Rt. 21), Suite 14 Gurnee, Illinois 60031 Telephone: 847.596.7494; FAX: 847.589.2263

Bankruptcy Retainer Agreement

OUR LAW FIRM IS A DEBT RELIEF AGENCY. WE HELP PEOPLE FILE FOR BANKRUPTCY RELIEF UNDER THE BANKRUPTCY CODE.

In consideration for services to be rendered to the undersigned ("Client") by Robert J. Tomei Jr. ("Attorney") in connection with the representation of Client regarding bankruptcy matters, Client, agrees as follows:

- 1. Client understands that there are essentially four (4) Chapters of the Bankruptcy Code under which Client may seek relief:
 - a. Chapter 7 Liquidation (Individuals and Corporations)
 - b. Chapter 11 Protection and reorganization for Individuals and Business Corporations
 - c. Chapter 12 Family Farm or Fishermen
 - d. Chapter 13 Wage Earners Plan
- U.S. bankruptcy laws require that your financial information be subjected to a "Means Test" to determine your eligibility to file a bankruptcy case. Attorney cannot assure you in advance of the outcome of this Means Test, as it requires a complete review of your financial records and potential challenges from the U.S. Trustee.
- 2. Client understands that Client will be charged and agrees to pay all fees and costs in connection with Attorney's representation of the Client regarding the Client's bankruptcy matters, including without limitation, attorney's fees and court costs, as set forth below:
 - A. For those clients passing the Means Test:
 - Chapter 7 Individual with only consumer debt:

Minimum Fee: \$985.00 (attorney fee) + \$335 (filing fee) = \$1,320.00. For this price, the debtor must: (1) Be a W-2 employee or unemployed; (2) Pay in full upon retention of Attorney's services; (3) Have less than 20 total creditors (no exceptions); (4) after all statutory exemptions have been taken to protect debtor's assets, there are NO assets left over to be administered for the benefit of debtor's creditors; (5) online questionnaire.

If the above promotional fee criteria are not met:

<u>Minimum Fee:</u> \$1,185 (attorney fee) + \$335 (filing fee) = \$1,520.00. This rate is available to individuals that pay **in full** upon the retention of Attorney's services, and elect to participate in online questionnaire system. Installment payments are accepted but are subject to an additional \$200.00 fee. Paper questionnaire users are subject to an

additional \$200.00 surcharge.

- Chapter 7 Joint Bankruptcy with only consumer debt: <u>Minimum Fee</u>: \$1,385 (attorney fee) + \$335 (filing fee) = \$1,720.00. This rate is for joint filers that pay in full upon the retention of Attorney's services, and elect to participate in online questionnaire system. Installment payments are accepted but are subject to an additional \$200.00 fee. Paper questionnaire users are subject to an additional \$200.00 surcharge.
- Chapter 7 Individuals with business debts or over 50 creditors or Corporations **Minimum Fee:** \$1,744.00 (attorney fee) + \$335.00 Filing fee = \$2,079.00.
- Chapter 11 Small Business (9 or less employees or under 25 creditors) Minimum Fee: \$5,000.00 (attorney fee) + \$1,717 filing fee + \$175.00 per hour over 25 hours = \$6,717.00.
- Chapter 11 Large Business (10 or more employees) Minimum Fee: \$8,000.00 (attorney fee) + \$1,717.00 filing fee + \$175.00 per hour over 75 hours = \$9,717.00.
- Chapter 13 Wage Earner's Plan Minimum Fee: \$3,000.00 (attorney fee) + \$310.00 filing fee = \$3,310.00. (Fee negotiated upward if business assets are involved.)
- B. Filing Fee Waiver Request: Should a filing fee waiver be requested and the filing fee not be included in the initial payment, and said request be denied by the court, Client acknowledges that he or will make installment payments according to the payment schedule provided by the court and that any prior down payment will not include filing fees.
- C. Filing Fee Installment Payment Request: Client acknowledges that it is his/her responsibility to make the installment payments to the Clerk of the Bankruptcy Court. Client understands that should the Clerk not receive installment payments according to the schedule provided for in the Form 3A Filing Fee Installment Request Order, Client's case may be dismissed.

Client acknowledges that filing fee installment payments must be rendered according to the following guidelines: (1) Made via cashier's check, certified check, or money order. The Bankruptcy Clerk **DOES NOT** accept *personal checks*; (2) In **4 (four)** equal amounts of \$83.75 according to the Form 3A Installment Filing Fee request Order, or a balance payoff should Client choose; (3) Made Payable to "Clerk, U.S. Bankruptcy Court", with Client's Bankruptcy case number in the memo line; (4) Sent Certified USPS to the US Bankruptcy Court, Eastern Division, 219 S. Dearborn, Chicago, IL 60604;

- D. Filing Fee Increases: Client understands and acknowledges that, from time to time, the United States Bankruptcy Court may periodically increase the filing fee(s) in connection with a bankruptcy filing under each Chapter. Client further understands and acknowledges that, should any such increase take place subsequent to entering into this Agreement and directly affect the Chapter that Client has retained Attorney's services for, Client is responsible for paying the difference of the increase to Attorney upon demand.
 - E. A retainer of \$1,320.00 was paid on 11/3/2014. A retainer is an advance

payment for Attorney services and the expenses Attorney may incur on Clients behalf and does not cover the court filing fee. Client understands that such amount will be credited against any amount Client owes Attorney and will not be refunded regardless if Client decides to cancel filing of the bankruptcy petition or not.

As explicitly discussed before entering into this arrangement, Attorney has determined that Client's interests in this matter and the nature of the matter in which Attorney has been retained are best served by the 'advance payment retainer' and so Attorney requires such payment in this engagement.

The retainer fee will **not** be held in a separate trust account, and becomes the property of Attorney, upon payment. As an alternative to the advanced payment retainer, the client could place money in a security retainer (i.e., escrow account) with the attorney to secure payment of fees in the future. This is a client choice if desired. The client is advised that the attorney could not represent client in this case without an 'advanced payment retainer' however, as the 'advanced payment retainer' is necessary to mitigate attorneys' exposure to risk in this matter. Therefore, Attorney has selected this method because he feels it is better suited to the client's ability to pay for services rendered, which is the primary reason it is being used in this case.

Client acknowledges that an 'advanced payment retainer' is recognized and approved under Illinois law as a present payment by you to Attorney, in exchange for Attorney's commitment to provide legal services to Client. As discussed above, ownership of this sum passes to Attorney immediately upon receipt of Client's advance payment retainer, and therefore the funds will not be held in a client trust account.

- F. Client understands that if any check given in payment to Attorney is returned for insufficient funds, Client agrees to immediately pay Attorney a \$40.00 fee in addition to the amount of the returned check. This payment and any future payments must therefore be made in cash, money order or debit card.
- G. In the event that Attorney is instructed or otherwise required to perform additional services in addition to those set forth in Paragraph 5 below, the following hourly rates shall apply: Robert J. Tomei Jr., \$225.00.
- 2. Attorney reserves the right to withdraw from Client representation if, among other things, Client fails to honor the terms of this Agreement, including non-payment of attorney and court filing fees; Client fails to cooperate or follow advice on a material matter, or if any fact or circumstance arises or is discovered that would render continuing representation unlawful or unethical. Client is aware of an ethical requirement imposed upon all attorneys in this state. If a Client, in the course of representation by an attorney, perpetrates a fraud upon any person or tribunal, the attorney is obligated to call upon the Client to rectify the same. If the Client refuses or is unable to do so, the attorney is required to reveal the fraud to the affected person or tribunal.
- 3. Since the outcome of negotiations and litigation is subject to factors which cannot always be foreseen, Client acknowledges and understands that Attorney has made no promises or guarantees to Client concerning the outcome and is unable do so. Nothing in this Bankruptcy Retainer Agreement shall be construed as such a promise or guarantee.
- 4. Client agrees that Attorney may discard Client records within five (5) years of the completion of the Client's bankruptcy case.

- 5. Attorney shall provide Client with the following services:
 - a. Review and analyze Clients financial circumstances based on information provided by Client.
 - b. If possible and to the extent possible, based on the information provided by Client, advise Client of the Client's options, including but not limited to bankruptcy options.
 - c. Inform Client what information Client needs to provide Attorney in order to allow Attorney to provide appropriate advice and option information, in the event such information Client provided is insufficient.
 - d. Advise Client of the appropriate requirements in connection with the filing of a bankruptcy case, including the duties of Client connected with such filing.
 - e. Quote the Client an estimated fee, to the extent possible given the information provided by Client, for the attorney's service relative to providing bankruptcy assistance or other legal services to Client.
 - f. Assuming that a U.S. Bankruptcy proceeding is filed, attorney services will include all typical attorney required participation in such proceeding, including but not limited to, appearances at Court hearings, preparation of legal memoranda, and communication with opposing counsel and parties.
 - g. If Client's proceeding requires additional, but not customary work, Attorney will inform Client directly, and enter into a separate written contract for such services to fully apprise Client of the fees, payment requirements, and expected services to be provided.
- 6. Client acknowledges his/her obligation to make full and complete disclosure of all assets and all liabilities, and to provide all documents and information requested by the attorney, before the bankruptcy petition can be prepared and filed with the court.
- 7. Client acknowledges that he/she must attend pre-petition credit counseling before the bankruptcy petition can be filed. Client understands that he/she must also attend post-petition counseling after the bankruptcy petition is filed and within the time frame allowed by statute. Client acknowledges that the bankruptcy cannot be filed without the certificate of completion of the pre-bankruptcy credit counseling. Client understands that no discharge of debts will be issued if the post-bankruptcy credit counseling is not completed within the statutory time frame. Fees for all counseling services are the responsibility of the Client and are NOT INCLUDED in the retainer fee.
- 8. Client acknowledges that Attorney does not represent Client in any other type of case, lawsuit or proceeding other than Client's bankruptcy case. The attorney may make a special appearance in a court, other than the Bankruptcy Court, for the purpose of filing a notification of Client's bankruptcy proceedings, and to suggest to another court that Client's proceedings should be stayed. Sending or receiving any summons or complaint, or notifying the attorney of a pending lawsuit does not obligate Attorney to represent Client in that lawsuit or before that court. Any representation of Client in a state court proceeding, including without limitation: collection lawsuits, foreclosure lawsuits, and etc., is not included in this Bankruptcy Retainer Agreement. Any referral made to another attorney to represent Client is a courtesy only. The attorney is not associated with any other attorney outside of the undersigned attorney's law offices.

- 9. Client acknowledges that Attorney will not research creditor information, including addresses, account numbers, or balances. The Client must provide this information to Attorney in writing. Failure to do so may result in unscheduled debts subject to non-dischargeability.
- 10. Client agrees that the following matters are not included within the scope of this Bankruptcy Retainer Agreement. Client agrees that, as to the matters listed below, Attorney will not take any action on Client's behalf, without a written request and/or a separate Retainer Agreement and possibly an additional retainer:
 - a. Motions to revoke a discharge.
 - b. Removal of a pending action in another court.
 - c. Obtaining title reports.
 - d. The determination of real estate or tax liens.
 - e. Appeals to the BAP, District Court of Court of Appeals.
 - f. Correcting credit reports.
 - g. Obtaining credit reports.
 - h. Negotiations with Check Systems regarding Client.
 - i. Motions to Dismiss Client's bankruptcy case filed by the Trustee, U.S. Trustee, or any creditor.
 - j. Any adversary proceeding filed by the Trustee, U.S. Trustee, or any other party on any basis, including, without limitations, proceedings to determine dischargeability of debts.
 - k. Preparing reaffirmation agreements, negotiating the terms of reaffirmation agreements proposed by creditors, motions to redeem personal property, and negotiating reaffirmation agreements when Client's income is not sufficient to rebut the presumption of undue hardship and special circumstances do not warrant the signing of a reaffirmation agreement.
 - 1. Motion to impose or extend the bankruptcy stay.
- 11. Client understands that certain debts cannot be discharged in bankruptcy. Client agrees that Client is still liable to repay any debt not discharged in Client's bankruptcy. Client understands that the debts listed below are common examples of the types of debts that cannot be discharged in bankruptcy. Client further understands that the list of non-dischargeable debts may be expanded by legislation or court decisions and Attorney has no control over the type of debts that may be or become non-dischargeable.
 - a. Certain types of taxes, custom duties, or debts to pay taxes or custom duties.
 - b. Student loans.
 - c. Debts owed for spousal or child support.
 - d. Debts owed to the spouse, former spouse, or child in a domestic relations proceeding.
 - e. Debts arising from a previous bankruptcy wherein discharge of that particular debt was waived.
 - f. Debts owed for money, property, services, extension-or-removal, or refinancing of credit, if obtained by false pretenses, or false representations, or actual fraud.
 - g. Consumer debts for luxury goods obtained within ninety (90) days of the date of filing of the bankruptcy petition.
 - h. Cash advances obtained within seventy (70) days of the date of the filing of the

bankruptcy petition.

- i. Debts owed for fraud or defalcation while acting in a fiduciary capacity, or embezzlement or larceny.
- j. Debts owed for fines, penalties, or forfeitures payable to and for the benefit of governmental entity.
- k. Debts owed for death or personal injury arising from the operation of a motor vehicle, boat, or aircraft while intoxicated by drugs or alcohol.
- liens from any real estate, nor does it automatically discharge or remove any liens from personal property such as automobiles. Client agrees that Attorney will not take any action to avoid (remove) any lien on real estate or personal property unless Client specifically authorizes Attorney to do so in writing. Client agrees that Attorney will rely on Client's statements concerning ownership of real property and any liens attached to Client's real property. Client agrees that no real estate title search will be conducted. Client agrees that Attorney will not conduct a public records search for lawsuits filed against Client or judgments granted against Client. Client must separately order and pay for a real estate title search, or public records search for lawsuits or judgments, if Client wishes to obtain one. Additionally, Client agrees and acknowledges that should Client wish to retain property secured by a lien of any kind, Client must continue making voluntary payments to the Creditor holding such lien through whatever means available to the Client, up to and including sending payment to the creditor in the form of check or money order via US Mail. Client agrees to hold Attorney harmless if client later discovers liens, lawsuits or judgments against Client or against Clients property.
- 13. Client understands that individuals who file for relief under the U.S. bankruptcy laws are subject to audits by the U.S. Trustee. If Client's case is selected for an audit, Client agrees to pay Attorney the customary hourly rate for representing Client in such audit.
- 14. Client understands that Attorney may charge additional fees if Client waits longer than ninety (90) days from the first date Attorney is retained to finalize the bankruptcy petition and schedules due to additional due diligence and other update work required to finalize the bankruptcy.
- 15. Client acknowledges that Client has read and understands all the terms contains in this Bankruptcy Retainer Agreement and that, whether written, spoken, recorded or transcribed by any other means, no other terms are made part of this Bankruptcy Retainer Agreement. Client is in agreement with the terms of this agreement and has signed on the signature lines below. Client further acknowledges that Client has received a copy of this Bankruptcy Retainer Agreement.

Dated: 11-3-14 Client Signature	Client Printed Name
Client Spouse Signature Robert J. Tonnei Jr.	Client Spouse Printed Name

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total Fee \$335)

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total Fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 50 of 57

Form B 201A, Notice to Consumer Debtor(s)

Page 2

Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total Fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total Fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Case 15-14895 Doc 1 Filed 04/27/15 Entered 04/27/15 16:12:45 Desc Main 4/27/15 4:02PM Document Page 51 of 57

B 201B (Form 201B) (12/09)

United States Bankruptcy Court Northern District of Illinois

	North	ern District of Illinois		
In re	Harold Peter Plumley		Case No.	
		Debtor(s)	Chapter	7
	CERTIFICATION OF N UNDER § 342(b) (OTICE TO CONSUM OF THE BANKRUPT	`	S)
Code.	Cer I (We), the debtor(s), affirm that I (we) have received	tification of Debtor ived and read the attached n	otice, as required by	§ 342(b) of the Bankruptcy
Harolo	d Peter Plumley	X /s/ Harold Pet	er Plumley	April 27, 2015
Printe	d Name(s) of Debtor(s)	Signature of D	ebtor	Date
Case No. (if known)		X		
		Signature of Jo	oint Debtor (if any)	Date

Instructions: Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

United States Bankruptcy Court Northern District of Illinois

		Northern District of Inmois		
In re	Harold Peter Plumley		Case No.	
		Debtor(s)	Chapter 7	
	VE	RIFICATION OF CREDITOR M	ATRIX	
		Number of	Creditors:	48
	The above-named Debtor(s) (our) knowledge.	hereby verifies that the list of credit	ors is true and correct to	the best of my
Date:	April 27, 2015	/s/ Harold Peter Plumley Harold Peter Plumley Signature of Debtor		

Advocate Condell Medical Center 801 S Milwaukee Ave Libertyville, IL 60048

Allied Interstate LLC PO Box 361445 Columbus, OH 43236

American Express Po Box 3001 16 General Warren Blvd Malvern, PA 19355

Angelique Cohen, M.D., S.C. Department 4631 Carol Stream, IL 60122-4631

Barclays Bank Delaware Attn: Bankruptcy P.O. Box 8801 Wilmington, DE 19899

Best Practices Inpatient Care LTD 3880 Salem Lake Drive F Long Grove, IL 60047

Best Practices Inpatient Care LTD 3880 Salem Lake Drive F Long Grove, IL 60047

Bluegreen Corporation c/o Pinnacle Recovery Inc. PO Box 130848 Carlsbad, CA 92013-0848

Bluegreen Corporation 4960 Conference Way North Suite 100 Boca Raton, FL 33431

Capital One Po Box 30253 Salt Lake City, UT 84130 Chase Po Box 15298 Wilmington, DE 19850

Citibank Sd, Na Attn: Centralized Bankruptcy Po Box 20363 Kansas City, MO 64195

Citibank/The Home Depot Citicorp Credit Srvs/Centralized BK Po Box 790040 Saint Louis, MO 63179

City of Waukegan 100 N MLK Jr. Ave. Waukegan, IL 60085

Client Services, Inc. 3451 Harry S. Truman Blvd. Saint Charles, MO 63301-4047

Comcast 1585 Waukegan Road Waukegan, IL 60085

ComEd
3 Lincoln Center
Attn: Bkcy Group-Claims Dep't
Oakbrook Terrace, IL 60181

Comenitycapital/petlnd 4590 E Broad St Columbus, OH 43213

Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079

Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079 Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079

Consumers Coop Cred Un Po Box 9119 Waukegan, IL 60079

Dependon Collection Services, Inc PO Box 4983 Oak Brook, IL 60522-4983

Fed Loan Serv Po Box 60610 Harrisburg, PA 17106

GECRB/Lowes
Attention: Bankruptcy Department
Po Box 103104
Roswell, GA 30076

GECRB/Walmart Attn: Bankruptcy Po Box 103104 Roswell, GA 30076

Goodyr/cbna Po Box 6497 Sioux Falls, SD 57117

Goodyr/cbna Po Box 6497 Sioux Falls, SD 57117

HCR Manorcore Services LLC c/o MCHS Libertyville 1500 S. Milwaukee Ave. Libertyville, IL 60048-3723

ICS Collection Services PO Box 1010 Tinley Park, IL 60477-9110

Infinity Health Care Position 111 E. Wisconsin Ave Suite 2000 Milwaukee, WI 53202

Infinity Healthcare Physicians 111 E. Wisconsin Ave. Suite 2000 Milwaukee, WI 53202

Infinity Healthcare Physicians, S.C 111 E. Wisconsin Ave. Suite 2000 Milwaukee, WI 53202

Kurtz Ambulance Service Inc. PO Box 129
New Lenox, IL 60451

Kurtz Ambulance Service Inc. PO Box 129 New Lenox, IL 60451

Lake County Radiology Associates SC 209 Peterson Rd. Libertyville, IL 60048

Medical Arts Unlimited Corp 114 W Rockland Rd Libertyville, IL 60048-2797

National Credit Corp. 5503 Cherokee Ave. Alexandria, VA 22312-2307

Nationstar Mortgage Po Box 619094 Dallas, TX 75261-9741

NorthShore Gas 3001 Grand Ave Waukegan, IL 60085 Peoples Gas Attention: Bankruptcy Department 130 E. Randolph 17th Floor Chicago, IL 60601

Pulmonary Medical Associates Loyola Gettlieb Building 675 W North Ave. #214 Melrose Park, IL 60160

Rami K. Paha MD 1880 W Windchester Crt Suite 106 Libertyville, IL 60048-5341

Rheunatology LLC Department 4563 Carol Stream, IL 60122-4963

Suburban Medical Associates SC 560 N Midlothian Rd Mundelein, IL 60060

Syncb/carcare One C/o P.o. Box 965036 Orlando, FL 32896

Transworld Systems and Corp

Zoila Plumley 525 Clover Rd Round Lake, IL 60073